

Aug 19 04 02:23p

Michael McKuin

(909) 336-4437

p.2

8/16/04

Dear Mr. McKuin,

I recently stumbled over your website and thoroughly enjoyed your rants on the IME and TSAs.

Having been in the 'belly of the beast' myself, having worked for an LTD carrier for many years, I can certainly understand your points raised. While your style and perspective are, shall we say, over the top, I guess, though, I would want nothing less from my attorney if I were a plaintiff.

With that in mind, attached you will find an actual internal e-mail from an LTD carrier that was sent to the LTD claims staff. The point of the e-mail is unambiguous and self-evident—we need to close more cases. The "Steve" mentioned as the author was none other than Steven Bailey, VP of Disability Products with Sun Life. Always trying to bring more cases to what they euphemistically call "resolution". Oh ya, right.

. Oddly enough, this e-mail mysteriously 'disappeared' from everyone's in-box shortly after it was sent! I guess all would disavow any knowledge of its existence. But it appears someone managed to print it out before it was deleted.

I am forwarding to you because I'm sure you'll find some use for it....

Enjoy,

V.I.G.

Aug 19 04 02:24p

Michael McKuin

(909) 336-4437

P. 3

Sun Life Assurance
Company of Canada

Trista Higgins
06/26/2002 05:26 PM

To: Margaret Bailey/Group/USHO/SunLife@SunLife, Jackie
Ingemi/Group/USHO/SunLife@SunLife, Alice
Kern/Group/USHO/SunLife@SunLife, Erin
Martland-Kile/Group/USHO/SunLife@SunLife, Aimee
Sabourin/Group/USHO/SunLife@SunLife, Barry
Scolaro/Group/USHO/SunLife@SunLife, Amy
Logue/Group/USHO/SunLife@SunLife, Muriel
Smith-Codio/Group/USHO/SunLife@SunLife, Peter
Mahoney/Group/USHO/SunLife@SunLife, Jason
Binette/Group/USHO/SunLife@SunLife, Kyle
Biedenbach/Group/USHO/SunLife@SunLife, Gordon
Simmons/Group/USHO/SunLife@SunLife, Alissa
Arnold/Group/USHO/SunLife@SunLife, Pamela
Caswell/Group/USHO/SunLife@SunLife, Lynn Della
Pasqua/Group/USHO/SunLife@SunLife, Brian
Skowronski/Group/USHO/SunLife@SunLife, Michele
Skafidas/Group/USHO/SunLife@SunLife, Jill
Theisen/Group/USHO/SunLife@SunLife, Brenda
Dunn/Group/USHO/SunLife@SunLife, Bryan
Mann/Group/USHO/SunLife@SunLife, Jeff
Strickland/Group/USHO/SunLife@SunLife, Brian
Sullivan/Group/USHO/SunLife@SunLife, Cecile
March/Group/USHO/SunLife@SunLife, William
Harney/Group/USHO/SunLife@SunLife, Roxanne
Lowe/Group/USHO/SunLife@SunLife, Maureen
Kriff/Group/USHO/SunLife@SunLife, Natalie
Jurczenko/Group/USHO/SunLife@SunLife, Marie
King/Group/USHO/SunLife@SunLife, Laurine
Bower/Group/USHO/SunLife@SunLife, LeeAnn
Prior/Group/USHO/SunLife@SunLife, Carolyn
Wentzell/Group/USHO/SunLife@SunLife, Virginia
Nelson/Group/USHO/SunLife@SunLife, Sandra
Decoff/Group/USHO/SunLife@SunLife, Melissa
Behl/Group/USHO/SunLife@SunLife, Lynnda
Lowe-Salek/Group/USHO/SunLife@SunLife, John
Fontaine/Group/USHO/SunLife@SunLife
cc: Judy Julien/Group/USHO/SunLife@SunLife, Beth
Bixler/Group/USHO/SunLife@SunLife, Craig
Schmidt/Group/USHO/SunLife@SunLife, Shawn
Smith/Group/USHO/SunLife@SunLife

Subject: Note from Steve

KICK IT UP A NOTCH!

Over the past months, we have been talking quite a bit about "Kicking it Up a Notch", creating an environment for individuals to excel on professional performance and contribute to positive results within our division. We want an atmosphere where we all can have fun, continue to improve our knowledge and skills in doing our jobs and feel like we can individually and through our teams have a impact on the bottomline results of the business.